

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MITCHELL NOWAK
YVONNE M NOWAK
Debtor(s)

Case No. 08-02264

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2008.
- 2) The plan was confirmed on 06/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/08/2010.
- 5) The case was completed on 04/12/2011.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$209,045.00.
- 10) Amount of unsecured claims discharged without payment: \$158,246.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,279.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$17,279.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,841.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$947.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,788.92**

Attorney fees paid and disclosed by debtor: \$659.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	16,645.00	NA	NA	0.00	0.00
ABBOTT LABORATORIES CU	Unsecured	574.00	5,173.28	5,173.28	585.77	0.00
ADT SECURITY	Unsecured	220.00	NA	NA	0.00	0.00
ANESTHESIA ASSOC OF STREATOR	Unsecured	266.00	NA	NA	0.00	0.00
ANESTHESIA ASSOCIATES	Unsecured	79.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	152.00	NA	NA	0.00	0.00
BAY AREA CREDIT SRV	Unsecured	466.00	NA	NA	0.00	0.00
BLAIR CORPORATION	Unsecured	1,004.00	NA	NA	0.00	0.00
BNA FINANCIAL BUREAU	Unsecured	969.00	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	940.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,783.00	1,782.60	1,782.60	201.84	0.00
CONSUMERS COOP CU	Unsecured	4,752.00	4,911.93	4,911.93	556.18	0.00
CONSUMERS COOP CU	Secured	NA	NA	NA	0.00	0.00
CORPORATE RECEIVABLES	Unsecured	778.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	12,096.00	12,475.53	12,475.53	1,412.60	0.00
DISH NETWORK 1	Unsecured	216.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,115.00	2,358.86	2,358.86	267.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,256.00	3,920.83	3,920.83	443.96	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,154.00	4,019.48	4,019.48	455.13	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	3,485.10	3,485.10	394.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,135.97	1,135.97	128.63	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,818.00	2,924.38	2,924.38	331.13	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	16,834.00	14,115.00	14,115.00	1,598.24	0.00
EXXON MOBILE	Unsecured	1,262.00	NA	NA	0.00	0.00
EYE CARE CENTER OF LAKE COUNT	Unsecured	194.00	NA	NA	0.00	0.00
FURMAN & SCHEER SURGICAL	Unsecured	211.00	NA	NA	0.00	0.00
ISRAEL HARTMAN	Unsecured	46.00	NA	NA	0.00	0.00
JAJEK & KOCH SC MD	Unsecured	504.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	10,279.00	11,957.77	11,957.77	1,353.98	0.00
JP MORGAN CHASE BANK NA	Unsecured	NA	30,800.58	30,800.58	3,487.55	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JUDY GIBBS	Secured	NA	NA	NA	0.00	0.00
LABCORP	Unsecured	35.00	NA	NA	0.00	0.00
MERCHANTS & MEDICAL CREDIT	Unsecured	1,783.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	942.00	NA	NA	0.00	0.00
NORTHSTAR ANESTHESIA	Unsecured	303.00	NA	NA	0.00	0.00
OLIPHANT FINANCIAL CORP	Unsecured	NA	939.99	939.99	106.44	0.00
PHILLIPS & COHEN ASSOC	Unsecured	16,684.00	NA	NA	0.00	0.00
PHYSICAL MEDICAL ASSOC	Unsecured	833.00	NA	NA	0.00	0.00
PLAZA MEDICAL CENTER	Unsecured	942.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	887.00	886.70	886.70	100.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,357.00	1,385.90	1,385.90	156.93	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	483.00	482.70	482.70	54.66	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,324.00	9,932.76	9,932.76	1,124.69	0.00
RADIOLOGY & ASSOC	Unsecured	36.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,262.00	1,262.38	1,262.38	142.94	0.00
RESURGENT CAPITAL SERVICES	Unsecured	535.00	577.92	577.92	65.44	0.00
RETINA CONSULTANTS LTD	Unsecured	666.00	NA	NA	0.00	0.00
RETINA CONSULTANTS LTD	Unsecured	929.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,140.62	1,140.62	129.15	0.00
ROUNDUP FUNDING LLC	Unsecured	1,273.00	1,373.92	1,373.92	155.57	0.00
SPRINT NEXTEL	Unsecured	287.00	NA	NA	0.00	0.00
TXU ELECTRIC	Unsecured	1,655.00	1,655.56	1,655.56	187.46	0.00
UNITED COLLECTIONS	Unsecured	4,256.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	336.00	438.79	438.79	49.68	0.00
WORLD FINANCIAL CAPITAL BANK	Unsecured	950.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$119,138.55	\$13,490.08	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,788.92</u>
Disbursements to Creditors	<u>\$13,490.08</u>

TOTAL DISBURSEMENTS : **\$17,279.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/06/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.